
State:	Arkansas	Filing Company:	Mutual of Omaha Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Advertising - MC34346_0113		
Project Name/Number:	Long Term Care Advertising/MC34346_0113		

Filing at a Glance

Company:	Mutual of Omaha Insurance Company
Product Name:	Long Term Care Advertising - MC34346_0113
State:	Arkansas
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Advertisement
Date Submitted:	12/20/2012
SERFF Tr Num:	MUTM-128822336
SERFF Status:	Closed-Approved
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	KRISTIN MILLER

Implementation	
Date Requested:	
Author(s):	Shelly Kaipust, Melanie Worth, Kristin Miller
Reviewer(s):	Donna Lambert (primary)
Disposition Date:	12/28/2012
Disposition Status:	Approved
Implementation Date:	

State Filing Description:

State: Arkansas **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care Advertising - MC34346_0113
Project Name/Number: Long Term Care Advertising/MC34346_0113

General Information

Project Name: Long Term Care Advertising

Project Number: MC34346_0113

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Kristin Miller

Filing Description:

NAIC #: 261-71412

FEIN #: 47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

MC34346_0113

MC34347_0113

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/28/2012

State Status Changed: 12/28/2012

Created By: Kristin Miller

Corresponding Filing Tracking Number:

Enclosed for review by your Department is a copy of the above-captioned advertising. The forms are new and are not intended to replace any previously approved forms. They will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Thank you for the review of this filing.

Sincerely,

For Questions, please contact Melanie Worth

Phone: 402-351-4260; Fax: 402-351-5298

E-mail: advfilings@mutualofomaha.com

km

Company and Contact

Filing Contact Information

Kristin Miller, Product & Advertising

kristin.miller@mutualofomaha.com

Compliance Specialist

State: Arkansas **Filing Company:** Mutual of Omaha Insurance Company
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Mutual of Omaha 402-351-3046 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance Company CoCode: 71412 State of Domicile: Nebraska
Group Code: 261 Company Type: Health
Mutual of Omaha Plaza Group Name: Insurance
Omaha, NE 68175 FEIN Number: 47-0246511 State ID Number:
(402) 351-6910 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Mutual of Omaha Insurance Company	\$100.00	12/20/2012	65952292

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	12/28/2012	12/28/2012

SERFF Tracking #:	MUTM-128822336	State Tracking #:		Company Tracking #:	KRISTIN MILLER
State:	Arkansas	Filing Company:	Mutual of Omaha Insurance Company		
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Product Name:	Long Term Care Advertising - MC34346_0113				
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Disposition

Disposition Date: 12/28/2012

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memo of Variability	Approved	Yes
Form	Flyer	Approved	Yes
Form	Flyer	Approved	Yes

State:	Arkansas	Filing Company:	Mutual of Omaha Insurance Company
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Form Schedule

Lead Form Number: MC34346_0113								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 12/28/2012	Flyer	MC34346_0113	ADV	Initial			MC34346_0113_Brackets.pdf
2	Approved 12/28/2012	Flyer	MC34347_0113	ADV	Initial			MC34347_0113_Brackets.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



Long-Term Care Insurance

Tax Advantages for Individuals

Purchasing a tax-qualified long-term care insurance policy may offer tax advantages.

Long-term care insurance premiums may be tax deductible

Under current tax laws, you may be able to deduct a portion of the premium you pay for a tax-qualified long-term care insurance policy. Each year, the federal government sets limits for **eligible premium** – the amount that may be deducted.

The **eligible premium** amount may be claimed as a medical expense as long as your combined medical expenses exceed 10 percent of your adjusted gross income and you itemize deductions on your federal income-tax return (7.5 percent for those 65 and over through 2016).

Eligible Premium Guidelines for [2013]	
At age:	You can deduct:
40 and younger	2 [\$360]
41-50	3 [\$680]
51-60	4 [\$1,360]
61-70	5 [\$3,640]
71 and older	6 [\$4,550]

Source: IRS Revenue Procedure [2012-41]

Eligible premiums are established annually based on the medical care components of the Consumer Price Index.



Long-term care insurance policy benefits are intended to be tax-free

The benefits you receive from a tax-qualified long-term care insurance policy are intended to be tax free as long as they do not exceed the greater of your qualified long-term care daily expenses or the per-day limitation, which is [\$320 in 2013].

Source: Section 7702B of the Internal Revenue Code (IRC)

Out-of-pocket long-term care expenses also may be tax deductible

If you pay long-term care expenses out of your own pocket (i.e., home care services, nursing home care, etc.), you generally may claim these expenses as a medical deduction on your income tax return. The only exception is payment for home care provided by a family member. These expenses are not deductible unless the family member is a licensed health-care professional.

The information provided is not intended to be tax advice. Consult your tax advisor to determine the tax benefits for your situation.

Long-term care insurance underwritten by: Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, mutualofomaha.com

This is a solicitation of insurance. Policy forms LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID. In NC: LTC09M-NC, LTC09M-AG-NC, LTC09M-5ML-NC, LTC09M-10ML-NC. In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09M-OR, LTC09M-AG-OR, LTC09M-5ML-OR, LTC09M-10ML-OR. In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA. In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent* or write to the company. You may be contacted by telephone by an insurance agent.*

*WA Residents: All instances of the term "agent" should be replaced with "producer."



Long-Term Care Insurance

Tax Advantages for Business Owners and Employees

Depending on the tax-structure of your business, there may be significant tax savings when you use business dollars to purchase long-term care insurance. Additionally, your employees may enjoy tax savings on a long-term care insurance policy purchased under a company-sponsored program.

• Premiums may be tax-deductible

Under current tax laws, you and your employees may be able to deduct either the **actual premium** or **eligible premium** paid on a tax-qualified long-term care insurance policy.

- **Actual premium** is the actual amount paid for a long-term care insurance policy
- **Eligible premium** is an amount determined annually by the federal government

• Policy benefits may be tax-free

Benefits paid by a tax-qualified long-term care insurance policy are intended to be tax-free as long as they do not exceed the greater of qualified long-term care daily expenses or the per-day limitation, which is

1 [\$320 in 2013]. Source: Section 7702B of the Internal Revenue Code (IRC)

The Tax Advantages of Long-Term Care Insurance		
For Your Business	Self-Employed Business Owners (Sole Proprietor, Partnership, LLC, S Corporation)	Owners of C Corporations
	<p>Eligible premium may be tax deductible when the business purchases long-term care insurance policies for:</p> <ul style="list-style-type: none"> • Owner • Spouse • Dependents <p>Actual premium may be tax deductible when the business purchases long-term care insurance for:</p> <ul style="list-style-type: none"> • Employees 	<p>Actual premium may be tax deductible when the business purchases long-term care insurance policies for:</p> <ul style="list-style-type: none"> • Owner/employee • Spouse • Dependents • Employees
For Your Employees	<p>Eligible premium may be tax deductible when an employee purchases his or her own long-term care insurance policy.</p> <p>Long-term care insurance premium may be included as a medical expense as the employee's combined medical expenses exceed 10 percent of adjusted gross income and deductions are itemized on his or her income tax return (7.5 percent for those 65 and over through 2016).</p>	

Eligible Premium Guidelines for [2013]	
At age:	You can deduct:
40 and younger	3 [\$360]
41-50	4 [\$680]
51-60	5 [\$1,360]
61-70	6 [\$3,640]
71 and older	7 [\$4,550]

Source: IRS Revenue Procedure 8 [2012-41]

Eligible premiums are established annually based on the medical care components of the Consumer Price Index.

The information provided is not intended to be tax advice. Consult your tax advisor to determine the tax benefits for your business.

Long-term care insurance underwritten by: Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, mutualofomaha.com

This is a solicitation of insurance. Policy forms LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID. In NC: LTC09M-NC, LTC09M-AG-NC, LTC09M-5ML-NC, LTC09M-10ML-NC. In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09M-OR, LTC09M-AG-OR, LTC09M-5ML-OR, LTC09M-10ML-OR. In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA. In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent* or write to the company. You may be contacted by telephone by an insurance agent.*

*WA Residents: All instances of the term "agent" should be replaced with "producer."

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State:	Arkansas	Filing Company:	Mutual of Omaha Insurance Company		
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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Memo of Variability	Approved	12/28/2012
Comments:			
Attachment(s):			
VM-MC34346_0113.pdf			
VM-MC34347_0113.pdf			

VARIABLE MATERIAL FOR ADVERTISING FORM
MC34346_0113

The following information in the aforementioned advertisement is bracketed to denote variable material.

[illegible]

VARIABLE MATERIAL FOR ADVERTISING FORM
MC34347_0113

The following information in the aforementioned advertisement is bracketed to denote variable material.

[illegible]